

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT of MISSOURI**

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/4/13. You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. **Creditors—Do not file this notice in connection with any proof of claim you submit to the court.**

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Barbara S. McCrary
5012 N. Bellaire
Kansas City, MO 64119

Case Number: 13-41194-abf7	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-6779
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Attorney for Debtor(s) (name and address): Breahn Vokolek Patton & Associates 114 Westwoods Dr. Liberty, MO 64068 Telephone number: 816-792-2020	Bankruptcy Trustee (name and address): Jerald S. Enslein Gallas & Schultz 9140 Ward Parkway, Suite 200 Kansas City, MO 64114 Telephone number: 816-822-8100
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Meeting of Creditors

Date: **May 9, 2013**

Time: **08:15 AM**

Location: **Room 2110B, 400 East 9th Street, Kansas City, MO 64106**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 7/8/13

Deadline to Object to Exemptions:

30 days after the conclusion of the meeting of creditors or within 30 days of any amendment to the list or supplemental schedules, unless as otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Bankruptcy Clerk's Office: www.mow.uscourts.gov 400 E. 9th Street, Room 1510 Kansas City, MO 64106 Telephone Number: 816-512-1800 VCIS Number toll free: 866-222-8029	For the Court: Court Executive: Ann Thompson
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Hours Open: Monday – Friday 9:00 AM – 4:30 PM	Date: 4/4/13
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The trustee may give notice at the meeting of his intent to abandon property unless objections are filed within 14 days.

Creditors with a security interest in the property must provide evidence of perfection to the trustee prior to this meeting.

Pursuant to 11 USC § 727 (a)(12), creditors and parties in interest seeking to delay or postpone debtor(s)' discharge on grounds that 11 USC § 522 (q)(1) may be applicable to debtor(s) or that a proceeding is pending in which the debtor(s) may be found guilty of a felony as described in 11 USC § 522 (q)(1)(A) or may be liable for a debt as described in 11 USC § 522 (q)(1)(B) must file a motion to delay or postpone such discharge prior to the last day to object to the discharge, as set out above. If hearing location is Kansas City, please call (816) 512-1800 menu item #6 for information regarding handicapped access.

To obtain a claim form go to: http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_Current/B_010.pdf

EXPLANATIONS

FORM B9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
-- Refer to Other Side for Important Deadlines and Notices --	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Missouri

In re:
 Barbara S. McCrary
 Debtor

Case No. 13-41194-abf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0866-4

User: kostrowr
Form ID: b9aPage 1 of 2
Total Noticed: 22

Date Rcvd: Apr 04, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2013.

db +Barbara S. McCrary, 5012 N. Bellaire, Kansas City, MO 64119-3827
 tr +Jerald S. Enslein, Gallas & Schultz, 9140 Ward Parkway, Suite 200, Kansas City, MO 64114-3325
 14748617 Bank of America, PO Box 982235, El Paso TX 79998-2235
 14748619 +Beta Finance, PO Box 660232, Indianapolis IN 46266-0232
 14748621 +Capital One/Best Buy, PO Box 30253, Salt Lake City UT 84130-0253
 14748623 +CarMax Auto Finance, 225 Chastain Meadows Ct. NW, Kennesaw GA 30144-5942
 14748628 +Dell, PO Box 81607, Austin TX 78708-1607
 14748634 +William E. McCrary, 5012 N. Bellaire Ave., Kansas City MO 64119-3827

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bvokolek@sbcglobal.net Apr 04 2013 20:53:00 Breahn Vokolek,
 Patton & Associates, 114 Westwoods Dr., Liberty, MO 64068
 smg E-mail/Text: ecfnotices@dor.mo.gov Apr 04 2013 20:53:48 Missouri Department of Revenue,
 General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475
 14748618 +E-mail/Text: bknotices@bankofthewest.com Apr 04 2013 20:53:35 Bank of the West,
 1450 Treat Blvd., Walnut Creek CA 94597-7579
 14748620 +EDI: CAPITALONE.COM Apr 04 2013 20:53:00 Capital One, PO Box 30281,
 Salt Lake City UT 84130-0281
 14748622 +EDI: CHASE.COM Apr 04 2013 20:53:00 Cardmember Service BP, PO Box 94014,
 Palatine IL 60094-4014
 14748624 +EDI: CHASE.COM Apr 04 2013 20:53:00 Chase Card Services, PO Box 15298,
 Wilmington DE 19850-5298
 14748625 +EDI: CHASE.COM Apr 04 2013 20:53:00 Chase Card Services, PO Box 94014,
 Palatine IL 60094-4014
 14748626 +EDI: CITICORP.COM Apr 04 2013 20:53:00 Citgo/Citibank CBNA, PO Box 6497,
 Sioux Falls SD 57117-6497
 14748627 +EDI: CITICORP.COM Apr 04 2013 20:53:00 Citicards CBNA, PO Box 6497,
 Sioux Falls SD 57117-6497
 14748629 EDI: DISCOVER.COM Apr 04 2013 20:53:00 Discover Financial Serv, PO Box 15316,
 Wilmington DE 19850-5316
 14748630 +EDI: RMSC.COM Apr 04 2013 20:53:00 GECRB/Walmart, PO Box 965024, Orlando FL 32896-5024
 14748631 +EDI: HFC.COM Apr 04 2013 20:53:00 HSBC Card Services, PO Box 5222,
 Carol Stream IL 60197-5222
 14748632 +EDI: RMSC.COM Apr 04 2013 20:53:00 Lowes Business Acct/GECRB, PO Box 530970,
 Atlanta GA 30353-0970
 14748633 EDI: SEARS.COM Apr 04 2013 20:53:00 Sears/CBNA, 133200 Smith Rd., Cleveland OH 44130-0000
 TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

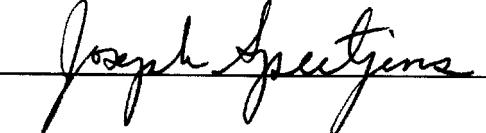
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2013

Signature:



District/off: 0866-4

User: kostrowr
Form ID: b9a

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Total Noticed: 22

Date Rcvd: Apr 04, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2013 at the address(es) listed below:

Breahn Vokolek on behalf of Debtor Barbara McCrary bvokolek@sbcglobal.net
Jerald S. Enslein jsenslein@gallas-schultz.com, MO40@ecfcbis.com;bonnie@gallas-schultz.com
TOTAL: 2